BANKERS FIND GROUP BANKING WIDESPREAD

Over 13 Billion Dollars of Bank Assets in Affiliated Systems Numbering 1,850 Members—In Nearly Every State.

Over 1,850 banks with more than thirteen billion dollars in resources are shown to be associated with chain or group banking systems in the United States in facts recently gathered by the Economic Policy Commission of the American Bankers Association. The chairman of the commission, R. S. Hecht of New Orleans, pointed out that the facts indicate that "almost 7½ per cent of our banks and over 18 per cent of our banking resources are in the hands of great group or chain banking that now covers almost every part of the country."

The commission's facts comprised chain and group banking affiliations in the broadest sense of the term, the report said. They included those groups in which the controlling element was a particular bank, there being reported 78 instances of this class involving 407 banks and about $6,473,000,000 in combined banking resources. They included also groups in which a nonbanking holding company, not subsidiary to any particular bank, was in control and of this class 28 instances were found, involving 380 banks and nearly $2,325,000,000 in resources The report also included groupings in which control was exercised by individual persons and these cases numbered 167, involving 1,071 banks and about $1,458,000,000 in resources.

The Total Figures

The total was over $13,275,000,000 in aggregate resources. Some of the systems comprised 50 to 100 banks each. Head offices of the groups were found in all jurisdictions, but nine of the states and the District of Columbia.

"We have not included in these figures," the report says, "banking groups in which a commercial bank, a trust company and an investment house, and sometimes a savings bank, are tied together by some form of stock holdings and operated as complementary elements in an organization rendering complete financial services. We have held that such groups are similar to a department-stalled bank and different in the purposes and operations from a chain or group banking system.

"For purposes of the present report we define chain or group banks as systems in which centralized control, whether corporate or personal and either rigid or informal, directs the operations of two or more complete banks, not functionally complementary, each working on its own capital and under its own personnel and located in one or more cities or states."

Commenting on the question whether the rapid development of chain banking was in the nature of a reaction against restrictions imposed on branch banking by the banking laws in many states the report says that observation does not wholly confirm this theory since chain banking is prevalent in some states where virtually no restriction is imposed on branch banking, as well as in those where the establishment of branch banks is prohibited, it adds:

The Question of Branch Banking

"Moreover the facts do show that anti-branch banking laws have been a factor in some cases, and probably in some sections, in the spread of chain banking. Instances have come to our attention where expansion along chain bank lines has been carried out by state banks whose expansion along branch bank lines was stopped by the passing of state laws prohibiting further branches. Yet whether expansion would have been along branch bank lines if the laws had imposed no barriers, it is impossible to say. There is obviously a well developed banking opinion in some sections that the chain bank method brings to outlying banks the strength and efficiency of a big organization without depriving them of their local individuality and strength thus. In view of the mixed factors noted, we feel it is unsafe to generalize as to what bearing branch banking laws have on chain developments.

"The recent era of rapid chain bank developments has found specific reflection in some state legislative action tending to restrict or control chain or group banking. Also we find a sharp difference of opinion among state bank commissioners who have expressed their sentiments regarding chain banking."

In a foreword to the report, issued in booklet form by the association at its New York City headquarters, Chairman Hecht says that "the Economic Policy Commission does not take a stand in advocacy of or in opposition to this new method of concentrating banking resources through the affiliation of banks into groups and chains, but is simply offering as a fact finding body what we believe is the first complete national picture of this rapidly growing movement.

Favorite Bible Passages of James A. Davis

Secretary of Labor.

Pure religion and undefiled before God and the Father is this: to visit the fatherless and widows in their affliction, and to keep himself unspotted from the world.—James 1:27.

John 14, beginning: Let not your heart be troubled.

(Compiled by the Bible Guild.)

The Twenty-third Psalm.

Favorite Bible Passages of Millard E. Tydings

U. S. Senator from Maryland.

I do not frustrate the grace of God: for if righteousness come by the law, then is Christ be dead in vain. —Galatians 2:21.

(Compiled by the Bible Guild.)

CHINESE BANDITS LOOT WIDE AREA

Alarming Increase in Raids Is Noted.

An alarming increase in banditry in at least 10 of China's 18 provinces is indicated in reports received by foreign legations here from their consuls.

The state of affairs is attributed chiefly to the persistence of civil war.

The consular reports state that most of the bandits are not professionals, but men and women who have been driven to prey upon their neighbors because of desperate need of food.

Some of the raids reported whole villages banded together to make raids upon neighboring villages to obtain food supplies. Instances were reported from Szechwan, Hupeh, Kansu, Anwei and Fukien provinces.

In several provinces—notably Honan, Shantung and Kwang-si—consular reports indicate that former soldiers grouped into well organized bandit gangs have looted towns and villages and kidnaped persons even of moderate means for ransom. Several army commanders have not paid their troops for months, even years, and eventually the soldiers desert to become robbers.

North Manchuria has been a chief sufferer from the recent spread of banditry. During recent years, with comparative peace and order, this section has prospered, and this government had succeeded in suppressing the Mongol, Chinese and White Russian robbers who infested the area.

But the dispute with Soviet Russia has preoccupied the government troops, with the result that the bandits have become more active than ever. The 2,000 mile border between Siberia and Manchuria is out of reach of the Chinese troops, and affords easy prey for the robber bands.

Frenchman Flies 12 Years Without Crash

Paris.—Jacques Corsin, thirty-two years old, who was an "ace" in the French air service during the final years of the war at the age of twenty, has been recognized by the Aero club as the pilot with the greatest flying record—6,533 hours, or 272 consecutive days and nights in the air.

In 12 years since he obtained his pilot's license, the French youth has flown 1,000,000 kilometers, has carried 10,000 passengers and never had an accident. He is now pilot of one of the commercial planes of the French Air Union.

Born in 1897, Corsin engaged in the French army at the outbreak of war in 1914 as a boy of seventeen. He went through the fighting at Verdun, Ypres and elsewhere and won his stripes as a sergeant and the Croix de Guerre.

He went into the aviation in 1917 and was given army orders for his brilliant air fighting. After demobilization he went to Peru to teach army flyers and while there performed some sensational feats on the plateau of Cinc de Pasco at 8,500 meters altitude.

Since 1921 he has been a commercial pilot, flying the Paris-London and Paris-Marseilles routes.

Elk in Montana Spurn Chance to Roam Preserve

Martindale, Mont.—Thirty fat elk take the position that it's far better to be on the table looking out than on the outside looking in.

Released from the DuRank elk ranch pastures so that they might live within the nearby elk game preserve, these sleek animals refuse to leave the vicinity of their former home. Life was easy there and food was good—why change?

As a result the elk have been loitering close to the ranch fences, apparently begging to be taken back. Their attitude has given rise to a problem of animal salesmanship—how best to sell them the advantages of a preserve.

Find Petrified Fish Head 30,000,000 Years Old

San Francisco.—Receipt of the petrified head of an armored cretaceous fish that swam along the shores of what is now Texas, some 30,000,000 years ago, has been announced by Professor W. D. Matthew, director of the University of California Museum of Paleontology. The new addition to the museum was received from Dr. Charles L. Baker, geologist for the Rio Bravo Oil company, now working in Texas.

Jail for Church Head

Birmingham, Eng.—Hungry for two days, Walter Cales broke into a church and ate the sacramental bread and a drink of wine. Then he surrendered and was sent to jail.

Hog Trees Black Bear That Attacked Her Pig

Vashon, Wash.—A strange tale of black bear's being treed by a hog is the story told here by Stein Dunkel.

The rancher came upon the scene just as the bear had attempted to steal a baby pig. He hastened home for his rifle.

When he got back orders for his brilliant air fighting. After demobilization he went to Peru to teach army flyers and while there performed some sensational feats on the plateau of Cinc de Pasco at 8,500 meters altitude.

Since 1921 he has been a commercial pilot, flying the Paris-London and Paris-Marseilles routes.

BURNS LIGHT FOR SLAIN DAUGHTER

Mother's Health Breaks Under Long Vigil.

New York.—The light that has glimmered for over five years in memory of Florence Kane, who was murdered in 1925, will soon be extinguished, for the Kane home in Brooklyn is to be sold.

For 1,616 nights, now, Mrs. Lydia Kane has seen to it that the candle burned for her dead daughter. At dusk every day Mrs. Kane walks up a short flight of stairs to the second floor of the pretty frame cottage and lights the beacon, as she has done as has every day since. It burning in the girl' room each night until the slayer is captured and punished.

But the police have never succeeded in penetrating the mystery of the death of Florence Kane.

Five-Year Mystery.

The murderer has never been apprehended and no new clews have been unearthed in nearly five years.

The long strain of waiting has told on Mother Kane. Day in and day out she sits by the window. And at night she ascends to Florence's room and lights the candle. It is never out in cold, in heat and in rain, she waits for news and prays and cries.

Relatives say her health has broken down, and upon advice of physicians have decided to sell the home and take Mother Kane away from the many reminders of the tragedy.

On the morning of May 29, 1925, a milkman, passing through East New York avenue on his route, found the body of the twenty-four-year old girl, a sister of Detective James Kane of the Atlantic avenue station.

The spot where the body was found is a lot 200 feet from the end of a row of houses in the boundary line of the Liberty and Atlantic avenue precincts. Detectives from both station houses were rushed to the scene, among them the brother.

Many Suspects Taken.

Detective Kane made the identification of his sister. The murder was carried out with unusual boldness. During their investigation the police learned that the girl had attended a theater in Manhattan and left some girl friends at midnight on the Utica avenue station of the L. R. T. line. She started to walk home.

When she was within a couple of hundred feet of home she was attacked, apparently by a maniac, and killed. The slayer had torn loose a gold crucifix and a gold identification medal from the chain by which they hung around the girl's neck and carried off or trampled them on her back. All the man took away with him was the gold chain, first communion rosary, and the gold silk underskirt that Miss Kane wore.

No crime in the history of the police department stirred the police to more feverish activity than this, the brother of the dead girl being one of the best known and liked of the younger detectives in the department.

The police never got very far in learning who the slayer was.

Many suspects were brought in and grilled by the detectives, but had to be released for the lack of evidence. Finally the case became a "brick wall" to the police. It ran along and was forgotten by the people of Brooklyn.

Claims to Eliminate Auto Exhaust Fumes

Baltimore.—Dr. J. W. C. Frazier, professor of chemistry of the Johns Hopkins university, has announced the discovery of a means to eliminate carbon monoxide, the deadly fumes of auto exhaust gas which has claimed many victims.

Tests conducted by Doctor Frazier and his assistants have proved that the engine of an auto equipped with the new device may be safely run in a closed garage without the usual accompanying discharge of carbon monoxide or any other dangerous gases.

The Johns Hopkins professor claims that universal equipment of the new safeguard would make asphyxiation impossible.

Carbon monoxide results from incomplete combustion of gasoline in the motor, Doctor Frazier pointed out. His discovery includes the fitting of the engine of a substance which completely burns the carbon monoxide, releasing carbon dioxide through the exhaust. The discovery follows a search which has been conducted since early carbon monoxide poisonings led scientists on a quest for a relief measure.

Abandoned Donkeys 'Are Worry to Madrid

Madrid, Spain.—New York has the problem of disposing of thousands of automobiles, but in Madrid it's abandoned donkeys. Every once in a while a little donkey is found on the streets, either lost, or abandoned by an owner who could no longer afford to feed the animal.

The difference between an abandoned automobile and an abandoned donkey is that the automobile occupies space, but eats nothing, while the donkey does both. The city of Madrid spends quite a bit of money every time a donkey is found on its hands and is therefore anxious to get rid of him as soon as possible. Auction sales are announced, but frequently no buyers are immediately found.

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New Coffee Shop ---------- New Tea Room
Good Food---Good Service
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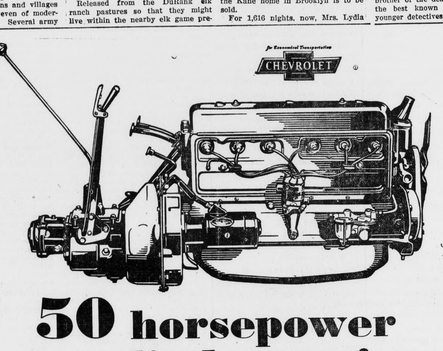

50 horsepower six cylinder engine

Not until you drive the new Chevrolet Six can you appreciate what a wonderful improvement has been made in its famous six-cylinder valve-in-head engine. With its capacity increased to 50 horsepower, it has great reserve energy for sweeping up the steepest hills—for swift acceleration—and for sustained high speeds. Its power flows evenly and smoothly. And it is extremely flexible in traffic. In fact—it does everything you could possibly want a motor to do. Yet it is remarkably economical in its use of gasoline and oil. Come in today for a demonstration.

at greatly reduced prices!

The ROADSTER	$495	The CLUB SEDAN	$625
The PHAETON	$495	The SEDAN	$675
The SPORT ROADSTER	$525	The SEDAN DELIVERY	$595
The COACH	$565	The LIGHT DELIVERY Chassis	$365
The COUPE	$565	The 1½ TON Chassis	$520
The SPORT COUPE	$625	The 1½ TON Chassis With Cab	$625

All prices f. o. b. factory, Flint, Michigan

The New CHEVROLET SIX

Moses Motor Co.,
Appomattox, Va.

A SMOOTHER, FASTER, BETTER SIX

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When both husband and wife do "team work" and pull together they can succeed.

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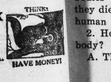


NOTICE !

Circuit Court held for County of Appomattox, at Court House of said county Monday, the 2nd day of December, in the year of our 1929, and in the 154 th of the Commonwealth.

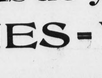
On motion of Annett Schaefer, who is a distributee of the estate of Julius Schaefer, by counsel, and appearing to the court, that the Lynchburg Trust and Savings Bank and Annetta B. Schaefer, executor of the said Julius Schaefer, deceased, have filed an account of said Commissioners of Accounts, of said court, stating the payment of all the debts and demands against the estate of said decedent and the transactions of said Lynchburg Trust and Savings Bank and Annetta B. Schaefer, such executors, and the balance in their hands as stated in said report of said account has been duly filed in the Clerk's Office of the Circuit Court of Appomattox County, Va., and that more than one year has elapsed since the notification of said executors, pursuant to Section 5433 of the Code of Virginia of 1919, as amended by the Acts of the General Assembly of Virginia, approved March 7, 1922, ordered that any and all creditors of said decedent do appear before the aforesaid court on the first day of the April, 1930, term, of said court to show cause, if any they can, why the payments and delivery of the estate of said decedent to the distributees, and the copy of this order be published once a week for four successive weeks in the Times-Virginian, a newspaper published in the county of Appomattox, Va.

A Copy—Teste:
C. W. SMITH, Clerk.

1-9-2t

Favorite Bible Passages of Zane Grey

Novelist.



Let me as a seal upon thine heart, as a seal upon thine arm: for love is strong as death; jealousy is cruel as the grave: the coals thereof are coals of fire, which hath a most vehement flame. Many waters cannot quench love, neither can the floods drown it: if a man would give all the substance of his house of love, it would utterly be condemned.—Song of Solomon.—8:6-7.

The magnificent poetry of the Book of Job.

The Book of Ruth.

(Compiled by the Bible Guild.)

Favorite Bible Passages of Janet Gaynor

Motion Picture Actress.

Judge not, that ye be not judged.—St. Matthew 7: 1.

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.—St. Matthew 6:33.

I will lift up mine eyes unto the hills, from whence cometh my help.—Psalm 121:1.

(Compiled by the Bible Guild.)

...SUCCESSFUL HOMEMAKING
By GRACE VIALL GRAY

THE NATIONAL BREAKFAST

Morning's at seven, God's in His heaven, all's right with the world in America, if breakfast is pancakes and sausages. Call them what you will—pancakes, griddle cakes, "plate o' wheats," pancakes are the national breakfast dish.

At the family breakfast table in mansion or hovel, in farmers' home or bachelor apartment, at lunch counter, boarding house or palatial hotel, on board train or boat, the festive cake is the same the country over. The American chorus sends the cream pitcher, the sweet, the syrup, the two-car, three-car and four-car family is the rule.

A family with only one car is primitive.

A lady stockholder in the Fox Film Company complained to "William Fox paid him last a salary of $150,000." If that's true, Mr. Fox, like a distinguished host of the last India Company, must be amazed at his own moderation.

One company that he controls pays each of two managers three times $150,000. And moving picture stars hired by him get $150,000 for one picture.

Even humble newspaper employees get more than that modest $150,000 salary. It isn't what you are paid, but what you produce that counts.

Charley Chaplin has not made up his mind about the "talkies," although he has said that he thinks talk as well as he walks. He will come to the microphone in time.

Meanwhile he wants to give up comedy and play Napoleon, Hamlet and Svengali. Chaplin is a genius and would play the parts well. But to ninety-nine out of one hundred it would be Napoleon, Hamlet and Napoleon playing Charley Chaplin.

Millions that are vague about Napoleon know Chaplin and would recognize him in any disguise.

The sale of radio sets tells the tale of American prosperity. Sixty thousand in 1922, 10,000,000 in American families now. So says W. D. Terrell, radio chief of the Department of Commerce. Eight years ago 75,000 listened in, now more than 40,000,000 listen.

President Hoover was up before 8 o'clock in the morning to hear King George's speech.

A phonograph of King George reading the speech was sent under the ocean by Western Union cable, and from the Atlantic to the Pacific over the telephone wires. And, because of difference in time, newspaper presses in California were printing the photograph several hours before the King delivered it on the same day in London.

Sweden, you are told, is becoming rapidly Americanized by American moving pictures, and especially by "talkies." American slang is heard everywhere in Stockholm, such as "Oh, Hello, Baby," and other extracts from American shorthand English.

It might be desirable to transplant a different sort of English language. But talking pictures will surely do more than Shakespeare, Milton and Gibbon combined, to spread the English language over the globe.

The English are building a speed automobile, described as "enormous and terrifying in appearance." With an engine of 4,000 horsepower, it is expected to break the world's speed record of 231.36 miles an hour. In spite of its great length, 25 feet, the giant car, rising only three and a half feet above the ground, weighs only 11,000 pounds. It has two wide fins at the rear end, like those of a dirigible, its twelve cylinders, cast in aluminum, are lined with a very light metal.

This is all interesting, for it means engine improvements that will be utilized in airplans construction later. They are useless on the ground.

The thing that interests the average man is to get the kind of automobile that will get him where he wants to go and bring him back, and that every man should do, rather than admit that his time is worth nothing.

Airplane travel rates drop rapidly. You fly from Los Angeles to San Francisco, 400 air miles, returning in a Southern Pacific sleeper, for $58, round trip.

The T. A. T.-Maddux Air Line reports loads ninety to ninety-five per cent capacity. Eighteen planes added to the service to provide for increased business.

(© 1930, King Features Syndicate, Inc.)

This Week

by Arthur Brisbane

Many-Car Families. Only $150,000 a Year. Sending Slag to Sweden. A Giant Motor.

TO know that the world is small, come to the e'e of the Pacific and talk to New York friends as easily as though they were in the same room. Or call London and talk, unconscious of the fact that your voice, transformed into an electric impulse, flashes across the Atlantic Ocean in less than a sixtieth of a second through the other.

Next, to realize that the world, this country especially, is big, explore the map on your railroad time table and look for Tucson, Arizona. You find it a couple of inches away from Los Angeles, and decide to drive there some afternoon to investigate the much praised climate, which Colonel Boyce Thompson says is the best on this or any other planet.

You discover the distance is seven hundred miles, and decide to take one of Paul Shoup's Southern Pacific trains, that makes the trip in a night.

This glorious coast from Seattle to San Diego, the land of good roads, faces a family problem less acute in other parts of the country.

The problem is "which cars shall go into the garage, which shall be parked in the driveway?" Here, the two-car, three-car and four-car family is the rule.

A family with only one car is primitive.

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(© 1930, King Features Syndicate, Inc.)

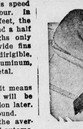
...SUCCESSFUL HOMEMAKING
By GRACE VIALL GRAY

QUICK BREADS

Home-made bread is the most satisfying, the best tasting, the most frugal, the most nourishing and the most economical food in the world.

Every mother should make bread at home not only to please the family's palate and to save money but to give her youngsters a nutritious, wholesome food.

In addition to making yeast breads and rolls there are many delicious and quick breads that the housewife can quickly make. To make these quick breads, time, money and ingredients can be saved by using self-rising flour



Quick Breads Are Easily Made.

which is pre-leavened or prepared flour. Who doesn't like nut bread or for a change orange bread?

For nut bread proceed as follows:

¼ cup sugar	1 cup milk
2 tbsp. fat	1 cup nut meats
1 egg	broken in small
1¾ cups self-rising flour	pieces

Place the sugar, fat and egg in a bowl; beat until thoroughly blended; add the flour and liquid alternately, then add the nuts; pour into a greased bread pan, and bake in a slow oven (300 degrees F.) about fifty minutes.

Opportunity for Inventc

Many trees, shrubs and plants y latin rubber, and if proper methods extraction can be devised may grown as crops.

Common People

Heard today that the common people o, the United States have more gold in their teeth than the common people of Europe have in their banks and purses.—Atchison Globe.

Old English School

The oldest school in England, ac cording to a historian of medieval schools, is King's school at Canterbury. Kent which was founded in 6?6 the year after St. Augustine's mission

Card of Thanks

We wish to thank our many friends and neighbors for the many kindnesses shown us during the illness and death of our brother, T. J. Blackwell.

G. P. and E. G. Blackwell

Cattle For Sale—256 Herefords and Angus Steers. 400 to 900lbs. Sorted in even sizes in carload lots. 2 loads fine T. B. tested springer heifers. 2 loads cows, 3 loads of spring calves. Will sell one load or all.

Harry L. Ball, Fairfield, Iowa. 1-30-2t

For Sale—one O. I. C. male hog 7 months old—$20.00.

MRS. ROSCOE ROUTT.
1-30-2t Evergreen, Va.

Executor's Notice!

Having qualified as executor of the late John H. Gooding, all parties holding claims against his estate are requested to present same to me for payment and those indebted to said estate are requested to pay same to me promptly.

W. J. LYTHGOE, Exor.
John H. Gooding, Dec'd.
1-23-4t

PUBLIC SALE !
Of House and Lot at Evergreen, Va.

I will sell at public auction at Appomattox C. H., Va., on **Saturday, February 8th, 1930** at 4 p. m., the four-room cottage owned by R. H. Wright.

S. L. FERGUSON, Trustee.
1-23-3t

TENANT WANTED — I want two men to work good tobacco farm. Team and implements furnished.

A. H. CLEMENT,
t f Appomattox, Va.

Wanted at once, reliable and energetic man with car, to canvass the farm trade, booking orders now for Spring shipment on next fall terms of payment. No investment or previous experience necessary. Splendid opportunity for permanent income. Write us regarding your qualifications. **The Lennox Oil and Paint Co.,** Dept. Sales, Cleveland, Ohio.

TRUSTEE'S SALE !
At Public Auction

Default having been made in the payment of the debt secured in a certain deed of trust executed by J. W. D. Canada, etc and recorded in Appomatox Clerk's Office in Deed Book 27 page 417, the undersigned trustee will sell at public auction on

Saturday, Feb. 8th, 1930 at 11 o'clock a. m. on the premises, that certain real estate improved by brick store-house in the town of Pamplin, Appomattox County, Virginia, consisting of three separate storerooms—the middle of which is now occupied by the mercantile establishment of J. W. D. Canada. The said property fronts on Railroad Avenue and extends through to Church or Main Street.

The brick building is practically new and two of the store-rooms are occupied by desirable tenants.

This sale offers an excellent opportunity to a merchant or investor.

TERMS OF SALE: Cash as to approximately $2,300.00—the residue to be secured by a deed of trust on the premises and payable according to the terms of the deed of trust being foreclosed—to be read in full at the sale.

L. Bradford Waters, Trustee
1-30-2t

Let us do your Job Work
TIMES-VIRGINIAN